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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Brookner et al.

SERIAL NO.: 09/718,734

ART UNIT: 2163

FILING DATE: 11/22/00

EXAMINER:

TITLE: GENERATION AND MANAGEMENT OF CUSTOMER PIN'S

ATTORNEY

DOCKET NO.: 770P009595-US (PAR)

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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INFORMATION DISCLOSURE STATEMENT
(37 C.F.R. §1.97(b) (3))

Sir:

This information disclosure statement is being filed before the mailing of a first Office Action on the merits.

The following information is being disclosed to the Patent and Trademark Office as information that may be material to the examination of the above-identified patent application. Applicants' Attorney is aware of the following patents:

WO 00/60551

FR 2 577 704

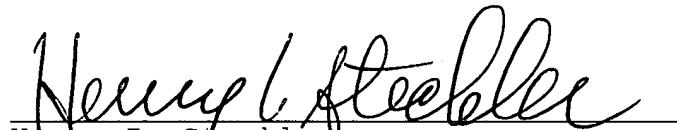
"Handbuch der Chipkarten, 3. Auflage", Carl Hanser, March 1999,
10 pages

Copies of these patents are enclosed together with a Form PTO-1449.

The filing of this Statement is not to be construed as a representation that a search has been made regarding the claimed invention (37 C.F.R. §1.97(g)) or that no other possible material information exists. In addition, the filing of this Information Disclosure Statement is not to be construed to be an admission that the information cited in the Statement is, or is considered to be, material to patentability (37 C.F.R. §1.97(h)).

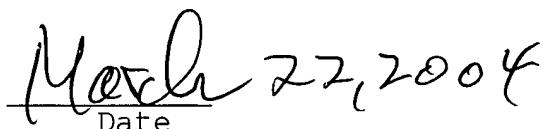
The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,


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